

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert B. Wenk, Jr.
Debtor

Case No. 13-04778-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 25

Date Rcvd: Aug 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2017.

db +Robert B. Wenk, Jr., PO Box 1302, Marshalls Creek, PA 18335-1302
cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
4377274 +ASC, PO BOX 1820, NEWARK, NJ 07101-1820
4377278 +JAIME R ACKERMAN ESQUIRE, ZUCKER GOLDBERG ACKERMAN LLC, 200 SHEFFIELD STREET SUITE 101, MOUNTAINSIDE, NJ 07092-2315
4381972 +Kimberly A. Bonner, Esquire, ZUCKER, GOLDBERG & ACKERMAN, LLC, 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315
4377280 +SUSAN A WENK, PO BOX 1302, MARSHALLS CREEK, PA 18335-1302
4857644 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
4857645 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: WFFC.COM Aug 11 2017 19:03:00 AMERICA'S SERVICING CO., MAC X7801-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
4398185 EDI: HNDA.COM Aug 11 2017 19:03:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
4377277 EDI: HNDA.COM Aug 11 2017 19:03:00 HONDA FINANCIAL SERVICES, PO BOX 166469, IRVING, TX 75016
4377272 EDI: HNDA.COM Aug 11 2017 19:03:00 AHFC, PO BOX 7829, PHILADELPHIA, PA 19101
4379013 EDI: HNDA.COM Aug 11 2017 19:03:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
4377273 EDI: APPLIEDBANK.COM Aug 11 2017 19:03:00 APPLIED BANK, 601 DELAWARE AVE, WILMINGTON, DE 19801
4396720 +EDI: CINGMIDLAND.COM Aug 11 2017 19:03:00 AT&T Mobility II LLC, % AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
4377275 +EDI: RCSFNBMARIN.COM Aug 11 2017 19:03:00 CREDIT ONE BANK, PO BOX 98872, LAS VEGAS, NV 89193-8872
4377276 +EDI: RMSC.COM Aug 11 2017 19:03:00 GECRB JCP, PO BOX 960090, ORLANDO, FL 32896-0090
4437318 EDI: RESURGENT.COM Aug 11 2017 19:03:00 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4377279 +E-mail/Text: MKnitter@monroecountypa.gov Aug 11 2017 19:04:05 MONROE COUNTY TAX CLAIM, 1 QUAKER PLAZA ROOM 104, STROUDSBURG, PA 18360-2195
4436485 EDI: PRA.COM Aug 11 2017 19:03:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4403029 EDI: Q3G.COM Aug 11 2017 19:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4773216 +EDI: WFFC.COM Aug 11 2017 19:03:00 U.S. Bank NA, c/o Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
4403930 +EDI: WFFC.COM Aug 11 2017 19:03:00 U.S. Bank National Association, as Trustee for Sec, c/o Americas Servicing Company, ATTN: Bankruptcy Dept., MAC#D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
4773217 +EDI: WFFC.COM Aug 11 2017 19:03:00 Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as Trustee for
Securitized Asset Backed Receivables LLC Trust 2006-NC1, Mortgage Pass-Through Certificates,
Series 2006-NC1 bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net
Karina Velter on behalf of Creditor U.S. Bank National Association, as Trustee for
Securitized Asset Backed Receivables LLC Trust 2006-NC1, Mortgage Pass-Through Certificates,
Series 2006-NC1 amps@manleydeas.com
Kimberly A Bonner on behalf of Creditor U.S. Bank National Association, as Trustee for
Securitized Asset Backed Receivables LLC Trust 2006-NC1, Mortgage Pass-Through Certificates,
Series 2006-NC1 amps@manleydeas.com
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
Philip W. Stock on behalf of Debtor Robert B. Wenk, Jr. pwstock@ptd.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:Debtor 1 **Robert B. Wenk Jr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4977**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:13-bk-04778-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert B. Wenk Jr.

**By the
court:**August 11, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.